



## Disaster Field Operations Center East

**Release Date:** March 17, 2023

**Contact:** Michael Lampton (404) 331-0333

[Michael.Lampton@sba.gov](mailto:Michael.Lampton@sba.gov)

**Release Number:** 23-307, NY 17814/17815

**Follow us on** [Twitter](#), [Facebook](#), [Blogs](#) & [Instagram](#)

### **SBA Disaster Loans Available in New York for Private NonProfits Affected by December 2022 Severe Winter Storm and Snowstorm**

**ATLANTA** – The [U.S. Small Business Administration \(SBA\)](#) announced today that certain Private Non-Profit organizations (PNPs) in **New York** that do not provide critical services of a governmental nature may be eligible to apply for low-interest disaster loans for damages that occurred from the severe winter storm and snowstorm on Dec. 23-28, 2022.

Eligible PNP organizations in the following **New York** counties may apply: Erie, Genesee, Niagara, Saint Lawrence and Suffolk. Examples of eligible non-critical PNP organizations include, but are not limited to, food kitchens, homeless shelters, museums, libraries, community centers, schools and colleges.

PNP organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. The interest rate is **2.375** percent, with terms up to 30 years.

Applicants may be eligible for a loan amount increase of up to 20 percent of their physical damages, as verified by the SBA, for mitigation purposes. Eligible mitigation improvements might include insulating pipes, walls and attics, weather stripping doors and windows, and installing storm windows to help protect property and occupants from future damage caused by a similar disaster.

The SBA also offers [Economic Injury Disaster Loans \(EIDL\)](#) to help meet working capital needs, such as ongoing operating expenses for PNP organizations. EIDL assistance is available regardless of whether the organization suffered any physical property damage.

PNP organizations are urged to contact their county's emergency manager to provide information about their organization. The information will be submitted to FEMA to determine eligibility for a Public Assistance grant or whether the PNP should be referred to SBA for disaster loan assistance. Applicants may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at [DisasterLoanAssistance.sba.gov/ela/s/](https://DisasterLoanAssistance.sba.gov/ela/s/) and should apply under SBA declaration # **17814**.

Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services), or by sending an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Loan applications can be downloaded from the SBA's website at [sba.gov/disaster](https://sba.gov/disaster). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to submit applications for physical property damage is **May 15, 2023**. The deadline to submit economic injury applications is **Dec. 15, 2023**.

###

**About the U.S. Small Business Administration**

Recently, U.S. SBA Administrator Isabella Casillas Guzman [announced a policy change](#) granting 12 months of no payments and 0 percent interest. This policy change will benefit disaster survivors and help them to decrease the overall cost of recovery by reducing the amount of accrued interest they must repay. Details are available through the SBA Disaster Assistance Customer Service Center at 800-659-2955. Individuals with verbal or hearing impairments may dial 7-1-1 to access telecommunications relay services from 8 a.m. to 8 p.m. ET, Monday to Friday, or email: [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit [www.sba.gov](http://www.sba.gov).